

Third Quarter 2015

In the Third Quarter of 2015, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 684 loans for homeowners, bringing the cumulative total of families receiving assistance to 20,544. Assistance payments totaled \$14 million, bringing the cumulative total to \$336 million. As of September 30, we had committed \$365 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

- The NCFPF was featured in N.C. Housing Finance Agency's Annual Caseworker Briefing for the N.C. delegation held at the Agency in July. Outreach staff conducted presentations at The River Church in Durham; NC Metro Public Adjustment Inc.; Wayne County Workforce Solutions; Community Development Center N.C. meeting in Zebulon; Building Business by Saving Homes in Charlotte; Liberty Mutual Insurance in Raleigh; Johnston County Workforce Solutions; First Citizens Bank Foreclosure Department in Raleigh; and a Habitat for Humanity Webinar.
- The Down Payment Assistance program was launched in Mecklenburg, Johnston, Cabarrus, Cumberland and Guilford counties. These counties were selected because of the high incidence of foreclosures.
- A digital marketing campaign was launched in September, to run through mid-November.
- Outreach to veterans included: attending the Rural Veteran Outreach Webinar; Veterans Resource Fair in Asheville (over 150 people visited booth); Veteran Foreclosure Prevention Workshop in Jacksonville (24 in attendance); Governor's Veteran Focus Monthly Group meeting in Raleigh (over 80 in attendance); Veterans Event in Marion (over 175 veterans and families in attendance); MVRC Military Service Provider Fair in Raleigh (over 150 veterans and active duty personal in attendance); Lenoir County Veteran Fair located at Vernan Park Mall in Kinston (approximately 100 veterans and their families in attendance); and a Yellow Ribbon Pre-deployment Event in Greensboro.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: October 2015

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	684	20,544
3	Number of Unique Borrowers Denied Assistance	174	5,585
4	Number of Unique Borrowers Withdrawn from Program	113	3,941
5	Number of Unique Borrowers in Process	690	N/A
6	Total Number of Unique Borrower Applicants	1,661	30,760
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$14,824,286	\$336,300,575
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,049,750	\$56,772,052
10	Borrower Income (\$)		
11	Above \$90,000	2.04%	1.07%
12	\$70,000- \$89,000	3.80%	2.74%
13	\$50,000- \$69,000	9.20%	8.71%
14	Below \$50,000	84.96%	87.48%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	4.53%	2.96%
17	110%- 119%	1.46%	1.41%
18	100%- 109%	3.22%	2.16%
19	90%- 99%	1.90%	2.79%
20	80%- 89%	4.39%	3.81%
21	Below 80%	84.50%	86.87%
22	Geographic Breakdown (by county)		
23	Alamance	2	302
24	Alexander	0	84
25	Alleghany	0	32
26	Anson	1	30
27	Ashe	2	98
28	Avery	1	60
29	Beaufort	0	62
30	Bertie	3	39
31	Bladen	1	39
32	Brunswick	7	184
33	Buncombe	4	355
34	Burke	6	220
35	Cabarrus	18	552
36	Caldwell	6	245
37	Camden	2	28
38	Carteret	2	53
39	Caswell	4	47
40	Catawba	12	517
41	Chatham	3	96
42	Cherokee	0	43
43	Chowan	0	25
44	Clay	1	21
45	Cleveland	7	239
46	Columbus	4	64
47	Craven	4	104
48	Cumberland	18	418
49	Currituck	1	39
50	Dare	2	82
51	Davidson	6	297
52	Davie	2	76
53	Duplin	0	46
54	Durham	21	777
55	Edgecombe	5	124
56	Forsyth	27	938
57	Franklin	5	149
58	Gaston	21	519

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
59	Gates	3	22
60	Graham	2	24
61	Granville	6	107
62	Greene	0	14
63	Guilford	40	1,411
64	Halifax	1	98
65	Harnett	8	207
66	Haywood	2	89
67	Henderson	8	142
68	Hertford	1	41
69	Hoke	6	90
70	Hyde	3	5
71	Iredell	10	358
72	Jackson	1	25
73	Johnston	18	465
74	Jones	0	7
75	Lee	5	104
76	Lenoir	4	57
77	Lincoln	2	207
78	Macon	1	69
79	Madison	0	28
80	Martin	0	19
81	McDowell	3	59
82	Mecklenburg	100	3,194
83	Mitchell	1	36
84	Montgomery	0	18
85	Moore	4	65
86	Nash	8	207
87	New Hanover	17	332
88	Northampton	0	32
89	Onslow	10	155
90	Orange	6	148
91	Pamlico	0	10
92	Pasquotank	4	98
93	Pender	5	110
94	Perquimans	1	31
95	Person	1	72
96	Pitt	8	224
97	Polk	0	33
98	Randolph	11	311
99	Richmond	1	36
100	Robeson	7	136
101	Rockingham	3	145
102	Rowan	4	300
103	Rutherford	7	194
104	Sampson	4	58
105	Scotland	3	52
106	Stanly	0	100
107	Stokes	0	102
108	Surry	2	110
109	Swain	0	17
110	Transylvania	0	21
111	Tyrrell	0	4
112	Union	12	543
113	Vance	4	46
114	Wake	116	2,324
115	Warren	0	25
116	Washington	0	20

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
117	Watauga	0	99
118	Wayne	7	111
119	Wilkes	6	150
120	Wilson	6	133
121	Yadkin	3	60
122	Yancey	1	30
123	Home Mortgage Disclosure Act (HMDA)		
124	Borrower		
125	Race		
126	American Indian or Alaskan Native	11	217
127	Asian	7	276
128	Black or African American	301	7,642
129	Native Hawaiian or other Pacific Islander	1	36
130	White	307	10,682
131	Information Not Provided by Borrower	61	1,809
132	Ethnicity		
133	Hispanic or Latino	23	734
134	Not Hispanic or Latino	600	17,999
135	Information Not Provided by Borrower	61	1,811
136	Sex		
137	Male	265	8,487
138	Female	358	10,249
139	Information Not Provided by Borrower	61	1,808
140	Co-Borrower		
141	Race		
142	American Indian or Alaskan Native	3	97
143	Asian	7	198
144	Black or African American	93	2,724
145	Native Hawaiian or other Pacific Islander	0	18
146	White	145	5,660
147	Information Not Provided by Borrower	37	1,198
148	Ethnicity		
149	Hispanic or Latino	13	462
150	Not Hispanic or Latino	233	8,193
151	Information Not Provided by Borrower	37	1,203
152	Sex		
153	Male	79	2,926
154	Female	167	5,734
155	Information Not Provided by Borrower	37	1,198

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
156	Hardship		
157	Unemployment	417	16,636
158	Underemployment	121	2,501
159	Divorce	37	334
160	Medical Condition	62	742
161	Death	26	222
162	Other	21	109
163	Current Loan to Value Ratio (LTV)		
164	<100%	72.67%	77.10%
165	100%-109%	6.67%	12.67%
166	110%-120%	8.00%	6.41%
167	>120%	12.66%	3.82%
168	Current Combined Loan to Value Ratio (CLTV)		
169	<100%	67.33%	70.21%
170	100%-119%	18.00%	23.86%
171	120%-139%	6.67%	4.43%
172	140%-159%	2.00%	0.73%
173	>=160%	6.00%	0.77%
174	Delinquency Status (%)		
175	Current	24.25%	36.77%
176	30+	9.18%	9.67%
177	60+	5.02%	7.56%
178	90+	61.55%	46.00%
179	Household Size		
180	1	189	5,463
181	2	200	5,932
182	3	129	3,923
183	4	102	3,105
184	5+	64	2,121

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 65 denied and 57 withdrawn cases were reconsidered.

Lines 126-131 & 142-147: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	443	5,382
4	% of Total Number of Applications	46.63%	49.70%
5	<i>Denied</i>		
6	Number of Borrowers Denied	123	3,085
7	% of Total Number of Applications	12.95%	28.49%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	48	2,025
10	% of Total Number of Applications	5.05%	18.70%
11	<i>In Process</i>		
12	Number of Borrowers In Process	336	N/A
13	% of Total Number of Applications	35.37%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	950	10,828
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	43
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	877	865
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	192	186
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	111,915	112,021
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	22,700	23,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	14
29	Median Assistance Amount	19,856	14,637
30	Assistance Characteristics		
31	Assistance Provided to Date	\$5,666,365	\$75,768,866
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	68	95
37	<i>Current</i>		
38	Number	106	1,732
39	%	23.93%	32.18%
40	<i>Delinquent (30+)</i>		
41	Number	40	429
42	%	9.03%	7.97%
43	<i>Delinquent (60+)</i>		
44	Number	21	309
45	%	4.74%	5.74%
46	<i>Delinquent (90+)</i>		
47	Number	276	2,912
48	%	62.30%	54.11%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	198	4,552
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	54
54	%	0.00%	1.19%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.02%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.20%
61	<i>Short Sale</i>		
62	Number	1	35
63	%	0.51%	0.77%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	1
67	%	0.00%	0.02%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	11	1,053
70	%	5.56%	23.13%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	140	937
73	%	70.71%	20.58%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	46	2,462
82	%	23.22%	54.09%
83	Homeownership Retention		
84	Six Months Number	N/A	4,445
85	Six Months %	N/A	97.86%
86	Twelve Months Number	N/A	4,263
87	Twelve Months %	N/A	97.84%
88	Twenty-four Months Number	N/A	3,940
89	Twenty-four Months %	N/A	97.89%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 16,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 1 denied and 3 withdrawn cases were reconsidered.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	227	15,112
4	% of Total Number of Applications	39.89%	65.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	48	3,828
7	% of Total Number of Applications	8.44%	16.62%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	58	3,860
10	% of Total Number of Applications	10.19%	16.76%
11	<i>In Process</i>		
12	Number of Borrowers In Process	236	N/A
13	% of Total Number of Applications	41.48%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	569	23,036
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	106
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	869	858
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	208	195
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	112,725	108,689
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	19,487	24,113
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	19,477	17,029
30	Assistance Characteristics		
31	Assistance Provided to Date	\$8,287,973	\$256,179,313
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	67	71
37	<i>Current</i>		
38	Number	74	5,798
39	%	32.60%	38.37%
40	<i>Delinquent (30+)</i>		
41	Number	21	1,566
42	%	9.25%	10.36%
43	<i>Delinquent (60+)</i>		
44	Number	13	1,248
45	%	5.73%	8.26%
46	<i>Delinquent (90+)</i>		
47	Number	119	6,500
48	%	52.42%	43.01%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	786	12,876
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	2	33
54	%	0.25%	0.26%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	0	6
60	%	0.00%	0.05%
61	<i>Short Sale</i>		
62	Number	3	67
63	%	0.38%	0.52%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	223	2,794
70	%	28.37%	21.70%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	72	1,703
73	%	9.16%	13.23%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	486	8,269
82	%	61.83%	64.21%
83	Homeownership Retention		
84	Six Months Number	N/A	14399
85	Six Months %	N/A	99.35%
86	Twelve Months Number	N/A	13007
87	Twelve Months %	N/A	99.38%
88	Twenty-four Months Number	N/A	9760
89	Twenty-four Months %	N/A	99.78%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 16,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 1 denied and 3 withdrawn cases were reconsidered.

North Carolina

HFA Performance Data Reporting- Program Performance Second Mortgage Refinance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	10	169
4	% of Total Number of Applications	37.04%	46.81%
5	<i>Denied</i>		
6	Number of Borrowers Denied	9	139
7	% of Total Number of Applications	33.33%	38.50%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	45
10	% of Total Number of Applications	0.00%	12.47%
11	<i>In Process</i>		
12	Number of Borrowers In Process	8	N/A
13	% of Total Number of Applications	29.63%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	27	361
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	10	143
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	736	762
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	225	229
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	79,348	93,285
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	25,000	23,222
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	4,159
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	22,889	22,720
30	Assistance Characteristics		
31	Assistance Provided to Date	\$237,276	\$3,455,562
32	Total Lender/Servicer Assistance Amount	\$0	\$204,713
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	17.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$4,159
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	79	98
37	<i>Current</i>		
38	Number	8	74
39	%	80.00%	43.79%
40	<i>Delinquent (30+)</i>		
41	Number	0	7
42	%	0.00%	4.14%
43	<i>Delinquent (60+)</i>		
44	Number	0	7
45	%	0.00%	4.14%
46	<i>Delinquent (90+)</i>		
47	Number	2	81
48	%	20.00%	47.93%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	161
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	12	161
73	%	100.00%	100.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	150
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	118
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	82
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	7	20
4	% of Total Number of Applications	43.75%	68.97%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	9	N/A
13	% of Total Number of Applications	56.25%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	16	29
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,007	1,139
20	Median 1st Lien Housing Payment After Assistance	762	753
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	129,393	148,331
24	Median 1st Lien UPB After Program Entry	93,000	100,500
25	Median 2nd Lien UPB Before Program Entry	0	7,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	36,393	43,200
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	18,734	19,927
30	Assistance Characteristics		
31	Assistance Provided to Date	\$149,708	\$413,870
32	Total Lender/Service Assistance Amount	\$146,557	\$438,220
33	Borrowers Receiving Lender/Service Match (%)	100.00%	100.00%
34	Median Lender/Service Assistance per Borrower	\$17,659	\$21,539
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	32	62
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	7	20
48	%	100.00%	100.00%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	19
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0%	0%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0%	0%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	12	19
82	%	100.00%	100.00%
83	Homeownership Retention		
84	Six Months Number	N/A	1
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

North Carolina

HFA Performance Data Reporting- Program Performance

Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	10	10
4	% of Total Number of Applications	4.29%	4.29%
5	<i>Denied</i>		
6	Number of Borrowers Denied	43	43
7	% of Total Number of Applications	18.45%	18.45%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	21	21
10	% of Total Number of Applications	9.01%	9.01%
11	<i>In Process</i>		
12	Number of Borrowers In Process	159	N/A
13	% of Total Number of Applications	68.25%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	233	233
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	2
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	759	759
20	Median 1st Lien Housing Payment After Assistance	274	274
21	Median 2nd Lien Housing Payment Before Assistance	49	49
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	95,287	95,287
24	Median 1st Lien UPB After Program Entry	45,287	45,287
25	Median 2nd Lien UPB Before Program Entry	23,500	23,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	50,000	50,000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$482,964	\$482,964
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	75	75
37	<i>Current</i>		
38	Number	5	5
39	%	50.00%	50.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	5	5
48	%	50.00%	50.00%

49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	1	1
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	0.00%	0.00%
5	<i>Withdrawn</i>		
6	Number of Borrowers Withdrawn	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>In Process</i>		
9	Number of Borrowers In Process	67	N/A
10	% of Total Number of Submissions	100.00%	N/A
17	<i>Total</i>		
18	Total Number of Borrowers Submitted for Assistance	67	67
19	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
20	Program Characteristics		
21	Loan Characteristics at Origination		
30	Median Purchase Price	0	0
31	Median Credit Score	0	0
35	Median DTI	0	0
36	Assistance Characteristics		
37	Assistance Provided to Date	\$0	\$0
38	Borrower Characteristics		
39	Borrower Income (\$)		
40	Above \$90,000	0.00%	0.00%
41	\$70,000- \$89,000	0.00%	0.00%
42	\$50,000- \$69,000	0.00%	0.00%
43	Below \$50,000	0.00%	0.00%
44	Borrower Income as Percent of Area Median Income (AMI)		
45	Above 120%	0.00%	0.00%
46	110%- 119%	0.00%	0.00%
47	100%- 109%	0.00%	0.00%
48	90%- 99%	0.00%	0.00%
49	80%- 89%	0.00%	0.00%
50	Below 80%	0.00%	0.00%
51	Home Mortgage Disclosure Act (HMDA)		

North Carolina				
HFA Performance Data Reporting- Program Performance				
Down Payment Assistance				
			QTD	Cumulative
52	Borrower			
53	Race			
54	American Indian or Alaskan Native		0	0
55	Asian		0	0
56	Black or African American		0	0
57	Native Hawaiian or other Pacific Islander		0	0
58	White		0	0
59	Information not provided by borrower		0	0
60	Ethnicity			
61	Hispanic or Latino		0	0
62	Not Hispanic or Latino		0	0
63	Information not provided by borrower		0	0
64	Sex			
65	Male		0	0
66	Female		0	0
67	Information not provided by borrower		0	0
68	Co-Borrower			
69	Race			
70	American Indian or Alaskan Native		0	0
71	Asian		0	0
72	Black or African American		0	0
73	Native Hawaiian or other Pacific Islander		0	0
74	White		0	0
75	Information not provided by borrower		0	0
76	Ethnicity			
77	Hispanic or Latino		0	0
78	Not Hispanic or Latino		0	0
79	Information not provided by borrower		0	0
80	Sex			
81	Male		0	0
82	Female		0	0
83	Information not provided by borrower		0	0
84	Geographic Breakdown (by Targeted Area)			
85	Cabarrus		0	0
86	Cumberland		0	0
87	Guilford		0	0
88	Johnston		0	0
89	Mecklenburg		0	0
90	Homeownership Retention			
91	Six Months Number		N/A	0
92	Twelve Months %		N/A	0.00%
93	Twelve Months Number		N/A	0
94	Twelve Months %		N/A	0.00%
95	Twenty-four Months Number		N/A	0
96	Twenty-four Months %		N/A	0.00%
97	Unreachable Number		N/A	0
98	Unreachable %		N/A	0.00%

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number. This number does not include borrowers receiving Down Payment Assistance.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn. This number does not include borrowers in process for Down Payment Assistance.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only. This number does not include
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers). This number does not include unique applicants for Down

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
----------------	---

Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
----------------	--

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
----------------	---

Home Mortgage Disclosure Act (HMDA)

Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	--

Current Loan to Value Ratio (LTV)

All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
----------------	---

Household Size

All Categories	Household size at the time of assistance.
----------------	---

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Program Intake/Evaluation

Approved	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
Denied	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
Withdrawn	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
In Process	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
---	--

Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.

Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).

Other Characteristics

Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Program Outcomes

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
---	--

Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

Funded	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
Withdrawn	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
In Process	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process).
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics

Loan Characteristics at Origination	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance exclusively provided by the HFA.

Borrower Income

All Categories	Total annual gross income in dollars for all borrowers on the loan.
Borrower Income as Percent of Area Median Income (AMI)	
All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.

Home Mortgage Disclosure Act (HMDA)

Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	

	All Categories	All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by Targeted Area)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Homeownership Retention		
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
	%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
	%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
HFA Performance Data Reporting - Program Notes		
	Mortgage Payment Program 1 (MPP1)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship.
	Mortgage Payment Program 2 (MPP2)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship.
	Modification Enabling Program (MEP)	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
	Second Mortgage Refinance Program (SMRP)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment.
	Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program (PRRLE)	Provides principal reduction assistance to facilitate a recast or fully extinguish low-balance liens for eligible homeowners.
	Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.